

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re: PROCTOR, TOYYA

§ Case No. 15-04990

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Richard M. Fogel, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$492,407.00</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$5,013.00</u>
Total Distributions to Claimants: <u>\$2,960.00</u>	Claims Discharged Without Payment: <u>\$48,076.39</u>
Total Expenses of Administration: <u>\$1,040.00</u>	

3) Total gross receipts of \$4,000.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$4,000.00 from the liquidation of the property of the estate, which was distributed as follows:

	Document CLAIMS SCHEDULED	Page 2 of 11 CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$547,854.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	\$0.00	\$1,040.00	\$1,040.00	\$1,040.00
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	\$0.00	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	\$48,324.00	\$49,881.39	\$49,881.39	\$2,960.00
TOTAL DISBURSEMENTS	\$596,178.00	\$50,921.39	\$50,921.39	\$4,000.00

4) This case was originally filed under chapter 7 on 02/16/2015. The case was pending for 10 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 01/12/2016

By: /s/ Richard M. Fogel
Trustee

STATEMENT This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Income tax refund (u)	1224-000	\$4,000.00
TOTAL GROSS RECEIPTS		\$4,000.00
¹ The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.		

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		

EXHIBIT 3 - SECURED CLAIMS

Claim NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/F	Liberty Bank & Trust Co.	4110-000	\$130,000.00	NA	NA	NA
N/F	Bank of America	4110-000	\$31,639.00	NA	NA	NA
N/F	Illinois Service Federal S&L Assoc.	4110-000	\$130,000.00	NA	NA	NA
N/F	Liberty Bank & Trust Co.	4110-000	\$124,882.00	NA	NA	NA
N/F	The Loan Servicing Center Customer Support Union	4110-000	\$131,333.00	NA	NA	NA
	TOTAL SECURED		\$547,854.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Richard M. Fogel	2100-000	NA	\$1,000.00	\$1,000.00	\$1,000.00
Rabobank, N.A.	2600-000	NA	\$40.00	\$40.00	\$40.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		\$0.00	\$1,040.00	\$1,040.00	\$1,040.00

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
N/F	Henton Hurd	5800-000	\$0.00	NA	NA	NA
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Discover Bank Discover Products Inc	7100-900	\$16,963.00	\$18,860.62	\$18,860.62	\$1,119.20
2	Exeter Finance Corp.	7100-000	\$28,524.00	\$29,547.29	\$29,547.29	\$1,753.36
3	Sprint Attn: Bankruptcy Dept.	7100-000	\$546.00	\$218.51	\$218.51	\$12.97
4	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services	7100-000	\$1,136.00	\$1,254.97	\$1,254.97	\$74.47
N/F	Loyola University Medical Center	7100-000	\$175.00	NA	NA	\$0.00
N/F	Commonwealth Edison Bankruptcy Department	7100-000	\$156.00	NA	NA	\$0.00
N/F	Village of Maywood - Water Dept.	7100-000	\$415.00	NA	NA	\$0.00
N/F	Commonwealth Edison Bankruptcy Department	7100-000	\$284.00	NA	NA	\$0.00
N/F	West Suburban Medical Center	7100-000	\$125.00	NA	NA	\$0.00
TOTAL GENERAL UNSECURED CLAIMS			\$48,324.00	\$49,881.39	\$49,881.39	\$2,960.00

Form 1

Individual Estate Property Record and Report

Asset Cases

Exhibit 8

Page: 1

Case No.: 15-04990

Case Name: PROCTOR, TOYYA

For Period Ending: 01/12/2016

Trustee Name: (330720) Richard M. Fogel

Date Filed (f) or Converted (c): 02/16/2015 (f)

§ 341(a) Meeting Date: 03/17/2015

Claims Bar Date: 08/20/2015

1		2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)		Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=\$554(a) abandon.	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1*	Single Family Home 1930 S. 2nd Ave., Maywood, IL (See Footnote)	115,000.00	0.00	OA	0.00	FA
2*	Two-Flat 646 N. Long Ave., Chicago, IL 60644 (See Footnote)	88,000.00	0.00	OA	0.00	FA
3*	3 Unit 1443 S. Kedvale Ave., Chicago, IL 60623 (See Footnote)	120,000.00	0.00	OA	0.00	FA
4*	3 Unit 1514 S. Christiana Ave., Chicago, IL 6062 (See Footnote)	155,654.00	0.00	OA	0.00	FA
5*	Checking Account Bank of America (See Footnote)	500.00	0.00		0.00	FA
6*	Savings Account Bank of America (See Footnote)	300.00	0.00		0.00	FA
7*	T.V., & Furniture (See Footnote)	800.00	0.00		0.00	FA
8*	Normal Apparel (See Footnote)	500.00	0.00		0.00	FA
9*	Life Insurance Policies Term Death Benefit Only (See Footnote)	0.00	0.00		0.00	FA
10*	ERISA Qualified 457 Deferred (See Footnote)	133.00	0.00		0.00	FA
11*	ERISA Qualified Pension (See Footnote)	0.00	0.00		0.00	FA

Form 1

Individual Estate Property Record and Report

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For Period Ending: 01/12/2016

Trustee Name: (330720) Richard M. Fogel

Date Filed (f) or Converted (c): 02/16/2015 (f)

§ 341(a) Meeting Date: 03/17/2015

Claims Bar Date: 08/20/2015

1 Asset Description (Scheduled And Unscheduled (u) Property)		2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=\$554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
12*	Child Support (See Footnote)	380.00	0.00		0.00	FA
13	2014 Chevy Impala Xtra Abandoned per o/c 9-3-15	11,140.00	0.00	OA	0.00	FA
14	Income tax refund (u) (u)	0.00	4,000.00		4,000.00	FA
	Assets Totals (Excluding unknown values)	\$492,407.00	\$4,000.00		\$4,000.00	\$0.00

RE PROP# 1 Inconsequential value. Abandoned per o/c 3-17-15.
 RE PROP# 2 Inconsequential value. Abandoned per o/c 3-17-15.
 RE PROP# 3 Inconsequential value. Abandoned per o/c 3-17-15.
 RE PROP# 4 Inconsequential value. Abandoned per o/c 3-17-15.
 RE PROP# 5 Exempt personal property
 RE PROP# 6 Exempt personal property
 RE PROP# 7 Exempt personal property
 RE PROP# 8 Exempt personal property
 RE PROP# 9 Inconsequential value

Form 1
Individual Estate Property Record and Report
Asset Cases

Exhibit 8

Page: 3

Case No.: 15-04990

Case Name: PROCTOR, TOYYA

Trustee Name: (330720) Richard M. Fogel

Date Filed (f) or Converted (c): 02/16/2015 (f)

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Claims Bar Date: 08/20/2015

For Period Ending: 01/12/2016

RE PROP# 10 Exempt personal property

RE PROP# 11 Exempt personal property

RE PROP# 12 Exempt personal property

Major Activities Affecting Case Closing:

Initial Projected Date Of Final Report (TFR): 06/30/2016

Current Projected Date Of Final Report (TFR): 10/05/2015

Form 2

Cash Receipts And Disbursements Record

Case No.: 15-04990
Case Name: PROCTOR, TOYYA
Taxpayer ID #: **_***8650
For Period Ending: 01/12/2016

Trustee Name: Richard M. Fogel (330720)
Bank Name: Rabobank, N.A.
Account #: *****3666 Checking Account
Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
05/20/2015	{14}	TOYYA PROCTOR	Non-exempt portion of income tax refund	1224-000	4,000.00		4,000.00
05/29/2015		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,990.00
06/30/2015		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	3,980.00
07/31/2015		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	3,970.00
08/31/2015		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	3,960.00
11/24/2015	101	Richard M. Fogel	Trustee compensation	2100-000		1,000.00	2,960.00
11/24/2015	102	Discover Bank Discover Products Inc	Dividend on Claim #1- 5.9%	7100-900		1,119.20	1,840.80
11/24/2015	103	Exeter Finance Corp.	Dividend on Claim #2- 5.9%	7100-000		1,753.36	87.44
11/24/2015	104	Sprint Attn: Bankruptcy Dept.	Dividend on Claim #3- 5.9%	7100-000		12.97	74.47
11/24/2015	105	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services	Dividend on Claim #4 - 5.9%	7100-000		74.47	0.00

Form 2

Cash Receipts And Disbursements Record

Case No.: 15-04990
Case Name: PROCTOR, TOYYA
Taxpayer ID #: **_***8650
For Period Ending: 01/12/2016

Trustee Name: Richard M. Fogel (330720)
Bank Name: Rabobank, N.A.
Account #: *****3666 Checking Account
Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Transaction Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
COLUMN TOTALS					4,000.00	4,000.00	\$0.00
Less: Bank Transfers/CDs					0.00	0.00	
Subtotal					4,000.00	4,000.00	
Less: Payments to Debtors						0.00	
NET Receipts / Disbursements					\$4,000.00	\$4,000.00	

Exhibit 9

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Form 2

Cash Receipts And Disbursements Record

Case No.: 15-04990
Case Name: PROCTOR, TOYYA
Taxpayer ID #: **_***8650
For Period Ending: 01/12/2016

Trustee Name: Richard M. Fogel (330720)
Bank Name: Rabobank, N.A.
Account #: *****3666 Checking Account
Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable): N/A

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****3666 Checking Account	\$4,000.00	\$4,000.00	\$0.00
	\$4,000.00	\$4,000.00	\$0.00